

United Church Notes

Rev. E. Longmire, Minister
Mother's Day was recognized by special services in the church, both morning and evening. At the Sunday school session in the morning the order of service prepared by the United church was followed. Louisa Barber introduced the theme "The Spirit of Christ in the Home Life". The story, "The Epworth Parsonage Fire," was given by Allison Carter and the address, "Scenes from the Wesley Home," was given by Mrs. Shaw. The purpose of the special Mother's Day offering in the Sunday school was presented by Ethel Tate and Mr. Masson gave a short review of the Sunday school lessons for the past month. At the evening service the choir gave as their special number, "Mother's Prayer," and Marian Longmire contributed a solo, "I'm Wearing a Flower for You Mother Dear." The minister gave an appropriate message from the topic, "Our Debt to Mothers." Miss Flewelling very kindly took charge of the decorations for the church.

Services for Sunday, May 15th:
Albert—Sunday school, 11 a.m.
Public worship, 11:30
Alma Mater, Public worship, 3 p.m.
Irma Sunday School, 11 a.m.
Public Worship, 8 p.m.
Mid-week prayer and fellowship service, Wednesday evening, at 8.
A hearty welcome to all.

IN MEMORIAM

In loving memory of Rosaline Lavina Prosser who passed away April 12th, 1937, in her second year.
There is someone who misses you sadly
And finds the time long since you went;
There is someone who thinks of you always
And tries to be brave and content.
Gone is the face we loved so dear;
Silent the voice we loved to hear.
No one knows the silent heart ache—
Only those who have lost can tell
Of the grief that is borne in silence
For the one we loved so well.

Lovingly remembered by
Mother, Daddy and Sister Vera.

BY THE WAY

Granulated sugar sifted over the top of sponge cake before putting it into the oven gives it a rich brown crust when baked.
Tomatoes stuffed with crabmeat or shrimp make a delicious salad. Peel tomatoes, place on lettuce and serve with your favorite salad dressing.
Fresh fruits, especially oranges and lemons, stimulate appetite and are thus excellent for first-course service. They may take the form of cocktails, fruit cups, appetizer salads or the popular service of hors d'oeuvres.
If cake is to be baked for a long time, it is wise to line the bottom of pan with oiled paper.
Put fresh bread, that is to be used in making sandwiches, into the refrigerator for an hour and it will cut more easily.

Kinsella Kernels.

Mr. B. Carpenter spent Sunday in Edmonton.
Mr. R. Witton is a business visitor in Edmonton this week.
Mr. and Mrs. C. W. Arkinstall have recently moved to Edmonton, where they will make their home.
Many of the school children will attend the Wainwright festival on Friday, May 13th.
Mr. Sam Johnston has been assisting as extra man on the track the past week.

WISE AND OTHERWISE WISE-CRACKS

By Alberta Editors

Manville Mirror—Farmers and town dwellers are all jubilant since the heavy rain of last Monday. The seed is going in under the most propitious conditions... yet, "What will the harvest be?"

People's Weekly—We seem to have heard something somewhere about the presumption of "outsiders" who dared to come into Alberta to take part in a provincial election campaign. But when the government of one province moves in to conduct a campaign in an adjoining province, that of course is all right.

Hanna Herald—It has been many years since we have had a real wet spring. In fact some of us have forgotten what a wet growing season really means to this country. We have been used to short crops for so long that we cannot visualize the thick stalwart stands of grain which grew in years of good moisture.

Innisfail Province—It would have been showing a sincere consideration of the needy children of our province had Hon. Wm. Abernethy been satisfied with a modest car, without the radio and telephone accessories and the elaborate fittings of this new car. In fact he might even have gotten a long with the old car until such time as prosperity had returned.

"State medicine, like its little companion in iniquity, relief, tends to undermine the self-respect of the individual. Health insurance preserves the respect of the individual."—Dr. T. H. Leggett, M.D., C.M.

"The ideals of the Fathers of Confederation could without any difficulty have been implemented if it had not been for the destructive quarrels and differences that have existed between the various governments."—R. J. Major.

"To worship in church is not a substitute for service in daily life."—Rev. C. C. Barsley.

"Our reading in childhood leaves a deep impression, more than perhaps we realize."—Lady Tweedsmuir.

"The greatest evil of any society in Canada is not the people who actively advocate evil, but the indifferent, the inertia of the many rather than the direct attack of the few."—Vera Brittain.



Their Royal Highnesses, Queen Elizabeth and King George, who were crowned one year ago, May 12th, 1937.

Millions May Be Saved

On the basis of 1937 quantity consumption, usage of petroleum products on the prairies will save \$5,500,000 this year by reason of reductions in prices of light petroleum products since the Turner Valley was established as an important oil field. If good crops favor the west, there would be even a larger saving incident to larger consumption of products.

The saving is even more substantial when one considers that the history of an oil field in the making is frequently one of costly disturbance. Adequate transportation facilities have to be provided. Other sources of supply have to be displaced. For instance, a few years ago when the Texas oil field was being developed, there was a ruinous disorder. An important natural resource was wasted. Investors lost heavily and all interests suffered.

In striking contrast to such experiences have been developments in the Turner Valley. Co-operation of producers, pipe lines, railways, and refiners, has resulted in an orderly development. Both producers, and to a greater extent consumers, have reaped the benefits. Producers have benefited by a price for crude oil which has been adequate to encourage a steady development of the field. Consumers have benefited by substantially lower prices for petroleum products.—Cont.

AROUND THE HOUSE

Items of Interest to the Housewife

For Home Dressmaking.—Make a small pin cushion and sew it to a "bracelet" of elastic. Stick some pins in the cushion, slip the bracelet on your left wrist and the pins are always handy.

Use For Old Shears.—Old shears are useful in salad making to shred the leaves of lettuce or other greens.

When Boiling Suet Pudding.—Put three or four slices of orange rind in the water. These will collect all the grease, and the pudding will be light.

Before Baking Potatoes.—Let them soak in cold, salted water for 15 minutes. They will bake in half the time.

Remember Our Feathered Friends.—Birds welcome bread crumbs and suet when winter winds are howling, but don't forget to provide shelter for them so they may eat in comfort. Roosting boxes are easy to make and save the life of many a bird.

Haddock With Tomatoes.—Lay a small dried haddock in a pan with a little water and bake for ten minutes. Remove skin and bones, and flake the fish into large flakes. Melt two table spoonfuls butter in a saucepan, fry a little chopped onion lightly in it, add one-half cup canned tomatoes, and cook until soft. Put in the fish and a little chopped parsley, season, stir over low heat until all is thoroughly hot, then serve.

ABC of the Production Tax

Arrears of taxes abolished, along with fear and worry.

Burden of taxation borne by those best able to bear it.

Crop insurance provided for the first time in history.

Dollars not levied—only percentage of real wealth produced.

Every year's operations begun with a clean slate.

Farmers first because they need it most.

Grain prices now rigged; under present set-up, farmer may pay twice as much this year as last on same tax levy in dollars. With Production Tax, finance-rigged markets rendered harmless for tax purposes.

Hail, drought, wind and hoppers may kill your crop, but if they do, you are insured, and you do not have to grow next year's crop to pay this year's taxes.

Identical treatment for all farmers assured.

Justice and humanity demand, either no taxation, or the fairest method possible. You have it in the Production Tax.

Killing all debt worry will provide new incentive for farmers in home-stead areas, where production is naturally low.

Land taxes, school taxes, social service taxes are abolished.

Money from government sale of produce levies will go into a trust fund for use of those who provided it.

No proceeds will go into general revenue.

Opinions of farmers, with suggestions, are welcomed by government. Production, stimulated by equitable tax methods, will increase, thereby tending to decrease the levy.

Queries, also are invited by government. This is democracy in action! Ruling of Supreme Court is sought as well as the ruling of the people.

Twelve months' grace provides for this.

Statistical information, showing effects of three, five and seven percent production tax, will be provided immediately they are compiled.

Tax sales, tax consolidations, tax collectors are no more.

Unification of all taxes reduces administration costs.

Victimization of poverty, by piling up taxes on farmers who do not produce through vagaries of weather, will be unknown.

With the principle established, other industries will be included.

Extended thus, the Production Tax will humanize taxation for the first time since private monopolists annexed the money system.

Youth and age agree that percentage method of taxing is the only fair way, once details are complete and difficulties ironed out.

Zeal for the common man's cause responsible for Alberta's government bringing down this simplified method of taxation.—Contributed.

To make baked potatoes dry and mealy, put a fork at least twice into each when they are tender and let the steam escape.

The World of Wheat

By H. G. L. Strange, Director, "Crop Testing Plan"

"Is there likely to be a premium for malting barley next year?"

"What variety shall I sow to gain this premium?"

Many farmers are now asking themselves these questions. No one, of course, can forecast future prices or future premiums, but good malting barley will certainly always command a higher price than feed barley.

The National Barley Committee, which represents the most skilled scientific agriculturists dealing with the barley problem, recently recommended that only O.A.C. 21 or Mercury Ottawa 60 should, for this year, be eligible for malting premiums.

This really means that a prairie farmer perhaps had better confine himself for the time being to O.A.C. 21, for the reason that considerable quantity of high quality Registered First and Second Generation O.A.C. 21 is, in the West, easily available, at moderate prices, to those who desire to improve their barley crops.

To produce malting barley it is necessary to seed early on good clean land; barley is often grown, because it is early, on stubbles, a cleaning crop to get rid of weeds. This practice would ruin malting barley.

The growing of malting barley is really a specialty, just as is the production of high quality wheat.

General Crop Report By Bank of Montreal

May 5, 1937.—General: As operations on the land come into their full swing throughout the Dominion, conditions appear more generally favorable than for several years past. Reports from every province tell of ample moisture for the time being, in most districts. Everywhere fall-sown crops and meadows have wintered well, and winter damage to fruit trees and small fruits has been negligible. In the Prairie Provinces present moisture conditions on the whole are sufficient to ensure germination and give the crops a good start. Wide-spread rainfall during the past few days has been beneficial, particularly in southwestern Saskatchewan and parts of eastern Alberta, where sub-soil moisture reserves are low. While spring operations have been retarded by snow and rains, wheat seeding has begun, and in Manitoba and in some parts of Alberta and Saskatchewan it is well under way. In Quebec spring opened up about two weeks earlier than usual, and the season continues in advance of last year with conditions generally favorable. The maple syrup crop has been exceptionally good, both as to quantity and quality. In Ontario land operations are well advanced, weather conditions having been favorable and the season about one week early, with moisture conditions excellent. In the Maritime Provinces fruit trees and shrubs as well as pasture lands have come through the winter in good condition and seeding and planting should be general in about two weeks. In B.C. the season is early, following a mild winter, and field operations are well advanced, with moisture conditions satisfactory. The bloom in orchards is heavy and the present outlook is for a heavy crop of all tree fruits.

A simple Russian dressing is made by adding two tablespoons of chili sauce and two tablespoons of finely chopped green pepper to one cup of mayonnaise.

To coat dates with sugar, put in a paper bag with granulated sugar and shake bag.

NOTICE

A few unreliable people in The Netherlands (Holland) are trying, under various assumed names, to advertise flower bulbs in Canada papers. These advertisements are not paid for. Cheques in payment have proven spurious. Moreover, those who, acting upon the advertisement, remit money to the advertiser, will not receive any bulbs. I therefore beg to suggest that you consult me, before publishing any advertisement of Netherlands bulb exporters.—Consul General of the Netherlands, Room 1103, Castle Building, 1410 Stanley Street, Montreal.



Mrs. Margaret Hyslop of Viking. —Photo courtesy Edmonton Journal.

Mrs. M. Hyslop Re-Elected To Presidency of W.C.T.U.

Revolving their confidence and faith in her leadership, members of the W.C.T.U. of the Edmonton district re-elected Mrs. M. Hyslop of Viking to the presidency of the organization at the 26th annual convention held at Strathcona Baptist church on Tuesday and Wednesday. At the two-day sessions, reports of the past year's work were presented, committees appointed, and plans discussed for the coming year.

District life memberships were presented to Mrs. James McArthur by the central union and to Mrs. M. Hyslop by the Victoria union.

Importance of knowledge obtained through the study course on Temperance was stressed by Mrs. Amy Locke of Irma in her report on Scientific Temperance instruction. Several schools took part in a contest on the subject, and many excellent posters, reference books and health books, done by the students, were on display.

Increase in membership in the W.C.T.U. was reported by Mrs. J. L. Hay, while Mrs. A. J. Thorpe, superintendent of the Loyal Temperance Union also reported two new members.

Reports of department superintendents given on Wednesday, revealed an increased interest being taken in the work, with progress also being made. Memorial service was held at noon in memory of Mrs. Enoch Clark, Mrs. John Therman and Miss Frances Willard, founder of the W.T.U.

Resolutions dealt with included Sabbath observance, legalizing sweepstakes, American light magazines on news stands and advertisements.

FOR SALE

One 1928 Pontiac Car.
One 1928 Chevrolet.
One Model K 16-32 Case Tractor.

For Prices, see
R. W. MAGUIRE
Agent for Willys Cars and
Case Implements
Phone 5 Irma, Alta.

TRAVEL BY BUS!

—for—
Comfort, Courtesy, Economy

Leave Irma daily, going east, 8.10 p.m.
Leave Irma daily, going west, 8.15 a.m.

WEEK-END EXCURSIONS ON ALL LINES

Sunburst Motor Coaches Ltd.

VERMILION FAIR SUMMER CAMP!

JULY 27-28-29-30

At Vermilion
School of Agriculture

BOYS AND GIRLS 12 to 20 YEARS OF AGE

PRACTICAL SHORT COURSES and FOUR DAYS ENJOYMENT

Attend as Guests of Vermilion Fair

NO COST OTHER THAN REGISTRATION FEE OF \$2.00

Apply NOW or write S. C. HECKBERT, Secretary-Manager, for further particulars

The LETTER BOX

(This newspaper is not responsible for statements or opinions in letters from its readers.)

Sedgewick, Alta.,
April 30, 1938.

Dear Sir: Some time ago I issued an outline for an Open Forum as a result of a meeting of the Sedgewick U.F.A. Constituency Association held in Sedgewick on November 22 last.

The Forum is in no sense to be solely a U.F.A. responsibility. But some organization must of necessity take the initiative.

A meeting will be held in Sedgewick on May 14 at 8 p.m. to consummate the plan. Among others the below points will be decided: Day of week, time and frequency of meetings; Whether outside speakers are to be invited; Topics and range of subjects to be discussed, etc., etc.

Any interested individuals or organizations are urged to be present at this meeting. Sincerely, Carl P. Colvin, Com.

Sedgewick, Alta.,
Jan. 10, 1938.

Dear Sir: At a meeting held in Sedgewick on Nov. 22, 1937, attended by a representative gathering of U.F.A. and U.F.W.A. members of the Sedgewick constituency, the idea of contributing to the educational program of the U.F.A. by organizing an Open Forum was considered.

It was thought that it would be difficult to carry on a Forum at any one point and that it would be advisable to study the possibilities of enlisting those interested in the various parts of the constituency in co-operating to hold meetings at the different points alternately. A committee of one was asked to draft a plan to be submitted to those who might be interested. Pursuant to that the below is offered:

Representatives from each of several points in the Sedgewick constituency shall be called together at a suitable date to endorse a plan and appoint such committees as may be deemed necessary to carry on a series of meetings during the summer and fall of 1938.

It is not intended to confine the representation to any group but rather to seek the co-operation of any and all who are interested.

The questions to be discussed shall be of general interest, such as agricultural, social or economic. The purpose shall not be to further any specific philosophy or school of thought but rather to furnish an opportunity to consider all the ideas advanced to the solution of the problem under discussion. To that end it is not intended to conduct the meetings as debating clubs.

A leader shall be elected for each meeting informed on the question under consideration. It will be his privilege to outline the subject for 30 or 40 minutes and to offer his own solution of the problem. The question will then be open for general discussion by the meeting.

It will be the responsibility of the committee to select a leader and a chairman for each meeting; and also arrange for the attendance of at least two others who are interested in the subject so that the subject may be fully considered.

It shall be the duty of the chairman to conduct the meetings on the highest possible plane. It is suggested that those taking part in the discussion shall seek first to consider the arguments and solutions offered by the leader and only advance their own to the extent that an intelligent discussion may require.

It shall be the responsibility of those sponsoring the meeting at any point to arrange for a meeting place and to plan the method of meeting any expense incurred.

As illustrating the plan a meeting is outlined to discuss the question: "Can Agriculture be stabilized in this constituency on the basis of wheat as the main cash crop?" The committee have selected Mr. Alliance who is well informed on the subject, as leader. They have asked Mr. Wavy Lake and Mr. Lougheed who are both practical farmers and have ideas on the subject, to attend and give the meeting life and interest by their questions and comments. The meeting is to be held in Killam and Mr. Sedgewick, who has been acting in that capacity at most of the meetings, will act as chairman.

No attempt has been made in the above to deal with details that need only be considered when a plan has been adopted.

Carl P. Colvin, Committee.

"From a national standpoint as well as from an economic standpoint a low birth rate, especially in a growing country like Canada, is a calamity."—Bishop Gerald Murray.

Viking News Items

Yes, sir, folks, Viking is going to have one of those honest-to-goodness wrestling shows as staged in Edmonton, Calgary, New York, Chicago, and other important points. Mike Cutcher, wrestling impresario deluxe of Edmonton, is promoting the show and you can take his word for it that it's going to be just as good or better than you see in the cities.

Four outstanding American wrestlers will be on the card, including "Bad Boy" Bob Cummings of Wisconsin, Gus Johnson of Sweden, Balmir Boy of Turkey, and Andy Tremaine of Arizona. And who do you think is going to referee the matches between these behemoths of the mat? None other than Eddie Wenstob, Viking's gift to the roped arena. Eddie has climbed the ladder of fistic fame until now he is ranked as the fourth best lightweight weight boxer in the world. That's something, folks.

Australian rules, whatever they are, will prevail, nothing barred, scientific wrestling, action galore. Come and see the style of wrestling that has captivated the entire world. It's new, novel and terrific.

Another popular social evening sponsored by the Viking C.W.L. will be the dance on Monday evening, May 23rd, in the Elks hall, Viking. The well known "Red Jackets" orchestra from Innisfree pavilion, has been engaged to furnish music. The dance band has heard here a few weeks ago and hit with a great hit with those who attended. Don't miss it!

For next Sunday's entertainment and enjoyment we recommend your attention to the concert to be given by the Viking Little Symphony orchestra, with assisting artists. Commencing at 2:30 p.m. in the Elks hall a programme of good music by well known composers will be given, besides vocal solos, duets, instrumental numbers and readings. The members of the orchestra under the leadership of Mr. Ken Hilliker have rehearsed diligently throughout the winter months. Their efforts to give the public a better class of music should be encouraged. Silver collection at the door. You are all extended an invitation.

Sunday, May 8th, Mrs. Duncan Stewart, of Lonsdale district, was 84 years of age. The last few years the neighbors have gathered together and given this grand old lady a birthday party, but this year, owing to Mrs. Stewart being in poor health, they decided to dispense with the party, and Mrs. S. Cottrell and Mrs. V. Gilpin called on Mrs. Stewart and presented her with a beautiful bouquet of carnations on behalf of her neighbors, with a card conveying to her their very best wishes for a happy birthday and a speedy recovery.

The regular meeting of the Women's Institute will be held on Thursday, May 18th, at 3 p.m., in the church hall. Mrs. Darrah and Mrs. Rollans will give suggestions and demonstration on "Beauty Hints." Members please bring "Current Events" to be read in response to the roll call. The constituency convener, Mrs. R. C. McFarland, of Irma, will be a guest at the meeting.

There was not a very large attendance at the meeting of Quinte C.C.F. club held in the Quinte school May 3, and it was decided to continue the discussion on the production tax at the next meeting which will be held in Quinte school June 7th next. It is expected that the members of the Innisfree C.C.F. club will attend this meeting.

Work of cleaning out some of the wells in the gas field has already commenced and a large crew of men have been engaged. We understand that some wells previously drilled in the field will be connected up with the system to ensure a steady flow of gas to consumers in Edmonton and all intervening points.

Eddie Wenstob was in town Monday looking quite fit after his ten-round boxing bout with Jack Tebo, the Fairview heavyweight, in Edmonton on May 3rd. Eddie is resting up at his home south-west of town for a few days before he goes into training for another bout.

About ninety pupils from the Viking schools will take part in the festival at Wainwright on Friday of this week. It will take about twenty cars to transport the contingent to our neighboring town.

Interest in the tennis tournament to be held on the Viking courts on May 24th is growing. The secretary expects entries from several neighboring towns.

Rev. Mr. J. L. Anderson was operated on for appendicitis at the hospital on Monday and we understand he is doing quite well.

Rev. Bell, of Holden, and Rev. Dr. Scott, of Viking, exchanged pulpits last Sunday. Mother's day sermons were featured.

Mrs. J. R. Ash has been visiting with her daughter, Mrs. Robt. Montgomery, near Fort Saskatchewan, for a few days.

THE ROTARY PLAN FOR MONETARY REFORM IN CANADA

W. H. Collier.

In the brief on "The Actual Working of the Economic System" which was submitted to the Royal Commission on Dominion-Provincial Relations when in Edmonton the writer gave facts, statistics and arguments to prove the following general proposition:

So long as the various governments, federal, provincial and municipal, continue to pay interest on their respective debts and continue to issue interest-bearing public bonds the total public debt of Canada must continually increase. It cannot be stopped from increasing by taxation in any form.

In order to stop the total public debt from further increasing and then to redeem it gradually the writer has developed what he has called "The Rotary Plan for Monetary Reform in Canada." An outline of the plan is as follows:

1. Partially nationalize the chartered banks to the extent at least of limiting the rate of dividends to be paid bank shareholders and all surplus profits to be paid over to the government yearly.
2. The federal government, by an agreement with the provinces, first, to issue sufficient non-interest-bearing federal bonds payable on call and exchange them for all interest-bearing public securities, federal, provincial and municipal, that are outstanding, including interest, on a fixed date, say December 31, 1939. Second, the government to issue non-interest-bearing treasury notes as required and deposit them in the banks, thus creating bank-money (deposits) with which to redeem the federal bonds gradually over an extended period of years. That is, the holders of the new federal bonds will be paid off gradually with bank-money and the bonds cancelled. The banks will be paid for their services in creating bank-money from the treasury notes and they will no longer pay interest on any deposits.
3. In the future no public bonds to be issued and "sold" by any government in Canada. Instead, all financing for public purposes, when necessary other than directly by taxes, to be done by depositing federal treasury notes with the banks.
4. The federal government to maintain a combined service and demurrage charge of one per cent at the end of every half-year on all bank deposits and on all cash-on-hand of one hundred dollars or more belonging to or in the possession of any firm or individual outside the banks on the date. That is, the government will collect a charge of two per cent (2%) per annum on all money, payable half-yearly.
5. The treasury notes will be retired, and thus bank-money will be cancelled, by revenue derived from taxes and from the demurrage charge.
6. A permanent economic council to be placed in complete control of currency and of bank credit. The council will determine the terms of the exchange of the various issues of public securities now outstanding for the new federal bonds. They will determine the order in which the new bonds will be redeemed whether on a pro rata basis or otherwise and how rapidly. They will regulate the issuing and depositing of the treasury notes with the banks and also their retirement. And they will regulate the issuing and withdrawal of currency.

The main objects of the above plan are, (a) To reduce the present total public debt of Canada so as to eliminate immediately the paying of further interest on it. (b) To redeem the total debt itself gradually so as to avoid inflation of prices and also the repudiation of any public securities. (c) To establish a monetary system in which the creating and issuing of both currency and of bank-money will be constantly under the control of an economic council and be regulated at all times more or less automatically by the requirements of business.

While there will be no interest to be paid by taxes on the new issue of federal bonds which will replace the public securities that make up the total public debt of the country, nevertheless, the new bonds will carry a 2% per annum advantage over money with which they will be eventually redeemed. The bonds will not be subjected to the 2% demurrage charge which will be collected each year both on deposits in the banks and on most of the circulating media in the hands of the general public.

Since "a penny saved is a penny earned" the bonds, until they are actually redeemed by money, will earn the bondholders 2% per annum. They save the demurrage charge and that will be equivalent to receiving 2% interest on the bonds.

The bonds will have the same relative value to money whether the bonds carry interest at 2% per annum or money be subjected to a discount of 2% per annum. But if we pay interest on the bonds then the debt must continually increase, while if we subject money to a discount then the debt can be gradually paid off. The subjecting of money to a discount or a demurrage is a reversal of the present system of paying interest on the public debt.

The new federal bonds will be transferable and, therefore, they can be traded in. Individual bondholders will always be able to sell their bonds because there will always be others who will prefer the bonds to money on account of the 2% per annum to be saved or earned by the bonds.

By the above plan the economic council will be able to increase or decrease the amount of deposits in the banks very quickly and thereby keep the quantity of money adjusted to business requirements, thus ironing out the booms and depressions of the business cycle. When the price index is dropping and production is falling off below normal the council will increase the quantity of money by depositing treasury notes with the banks and using the



BORROWING AT THE BANK to provide a harvest

FARMERS NEEDING MONEY sound banking. Our branch to finance the costs of planting—money for wages of workers, for seed, equipment, fertilizers, etc.—will find at the Bank of Montreal a ready and willing response to applications for loans. You are invited to talk with the manager of our nearest branch regarding your need for borrowing to prepare for a profitable harvest.

Borrowing to make a harvest is a constructive use of credit, approved by



BANK OF MONTREAL

ESTABLISHED 1817

"a bank where small accounts are welcome"

MODERN, EXPERIENCED BANKING SERVICE . . . the Outcome of 120 Years' Successful Operation

Wainwright Branch: C. W. McBRIDE, Manager

Irma (Sub-Agency); Open Tuesday and Friday

money thus created either to redeem bonds or to construct public works. On the other hand, with the price index rising and business booming the council will decrease the quantity of money by retiring treasury notes.

What will this plan mean to Canada?

The total public debt of Canada, federal, provincial and municipal combined, has continually increased from the time of Confederation until it amounts now to about eight billions of dollars. The main cause of the continual increasing can be traced directly to the paying of interest on it. The interest charges amounts now to about \$350,000,000 a year and the debt is increasing at about the same amount each year.

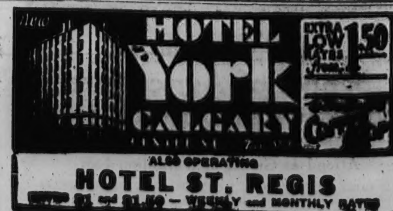
The plan will not only stop the paying of further interest on the debt and thus stop its increasing but will eliminate the debt itself so far as having to pay it off by taxes on industry. The debt will be paid off by attrition or a tax on itself. Taxes all over Canada will be lowered immediately by fully 40%.

The plan will bind all the provinces together economically. It is the debt burden that is causing the charges and counter charges that one section of the country is being exploited for the benefit of another. With the elimination of all public debt the differences between the provinces can be readily adjusted.

The service and demurrage charge will keep money constantly rotating from deposits in the banks through the whole business structure of the country back to deposits and circulating media in the hands of the general public circulating from hand to hand. At the end of every half year the banks will debit each deposit account one per cent and credit the amount to the government; and every firm and individual with one hundred dollars or more cash-on-hand will make a declaration of the amount each has and pay one per cent of it into a bank to the credit of the government. The cost of collecting the demurrage, therefore, will be but a bagatelle.

9847, 91 Ave., Edmonton, Alberta.

IN EDMONTON
it's
The Royal George or Leland Hotels
for
Hospitality and Service
AND GRAND FOOD
Free Bus Service in connection.



Advertising Stimulates Trade

FIGURES IN A BOOK?

What gives rise to a loan?

"Credit can only be issued against real assets... The amount of credit must always be limited to the amount of free money..."

That was written by one of the greatest of Socialists—by the late Viscount Snowden of Ickneshaw, Philip Snowden, in 1935—little more than two years ago.

Few stood so long or so resolutely in the forefront of public controversy, or aroused such fierce opposition by vigour of opinion or severity of tongue—and none passed to his rest having earned greater public respect than Viscount Snowden.

His career was a triumph of sturdy British character. He took an unpopular course during the Great War, but later became one of his country's great figures, standing firmly for his convictions and for soundness in the financial structure of Great Britain.

His words quoted above apply to Canadian banking today with all the force with which he applied them that day to banking in England. The Canadian banking system is a British system, adjusted from time to time to fit the needs of a developing nation in the changing scene of this new world.

Credit can only be issued against real assets. That is as true today as ever. You cannot create credit by writing figures in a book. You cannot make loans regardless of deposits, collateral or repayment, then write the loans up with a fountain pen as figures in a book labelled "Deposits" and lend them over and over.

If you could, then bankers in any country would need no more than a fountain pen to prevent bank failures.

During the last ten fiscal years Canada's chartered banks have paid more than \$397,000,000 in interest on deposits. If they could create deposits by the magic process of writing figures in a book, they could have saved that \$397,000,000!

And if banks could lend ten times the amount of their deposits, collecting interest each time, bank profits would become a national scandal, dividends would be paid in astronomical figures, people would be selling all they had to buy bank shares, and there would be a land office rush on at Ottawa for bank charters.

But what are the facts?

Bank profits last year, averaged less than half of one per cent. on total assets—a lower margin than that of any other class of business, corporate or individual.

Dividends are less than 4½ per cent. on shareholders' investment; nobody is scrambling to sell all he owns to invest in bank shares, and there is no land office rush at Ottawa for bank charters—though no application has been refused in the last fifteen years.

Banks perform no miracles.

THE CHARTERED BANKS OF CANADA

Your local branch bank manager will be glad to talk banking with you. He will be glad to answer your questions from the standpoint of his own experience. The next article in this series will appear in this newspaper. Watch for it.

Travel Bargains
EASTERN CANADA

TICKETS ON SALE DAILY
MAY 17 to 28
RETURN LIMIT - 45 DAYS

Stopovers Allowed Winnipeg and East

EXCEPTIONALLY LOW FARES

Good in coaches, also in Tourist Sleepers and Standard Sleepers, upon payment of regular berth fare.

THE CONTINENTAL LIMITED is air-conditioned throughout. Meals in the diner are excellent and the cost is moderate.

Full Information from Any Agent
W. 36-269

CANADIAN NATIONAL

It's New!
A 16 DAY HOLIDAY FARE
to
Vancouver - Victoria
Seattle

GOING:

| | | | |
|--------|----|----|----|
| JUNE | 10 | 11 | 12 |
| JUNE | 24 | 25 | 26 |
| JULY | 8 | 9 | 10 |
| JULY | 22 | 23 | 24 |
| AUGUST | 12 | 13 | 14 |

BOOK YOUR HOLIDAYS NOW!

Choice of Travel — Good in Coaches, also in Tourist and Standard Sleepers upon payment of regular berth fare.

AIR-CONDITIONED equipment. Moderate cost Meals and Special Service to Coaches.

For further particulars, enquire any Agent

CANADIAN NATIONAL

BEHIND THE HEADLINES AT OTTAWA

(By Dean Wilson)

In the two preceding articles of this series, 1/0 important questions of great interest to every citizen of Canada were answered. Will the taxation burdens of the people of this country be increased in the immediate future? The answer was no. Will business conditions in Canada suffer seriously from the recent bad slump in the United States? The answer was yes. Will the new trade pacts between Canada and the United States and the United Kingdom produce radical tariff changes? This article proposes to reply to this question.

During the past several months, officials of various departments of the Federal government have been working energetically and diplomatically, night and day, to conclude arrangements with representatives of the United States and the United Kingdom in order to facilitate the proposed Anglo-American Trade Treaty, which may appear to be an economic agreement to any casual observer but which experienced observers of international affairs are inclined to believe that it is nothing short of an alliance for the mutual protection of the interests of these two powers in the event of any one of them becoming involved in any serious embroilment.

While Canada is anxious to aid the Motherland or any other part of the British Commonwealth of Nations, yet it is no secret along Parliament Hill that Ottawa does not want to sacrifice any economic interests of this country, if there is any possibility of achieving the same object through another method. Hence, all rumors or stories which have been circulating throughout the country that Ottawa is ready and prepared to give up trade facilities in the markets of the United States or the United Kingdom in order to allow the completion of the Anglo-American Trade Treaty, are absolutely wrong and every reliable source in the Capital agrees with this statement.

A few essential changes in the present trade agreements between Canada and these two major powers will be made from time to time, and which are absolutely necessary for technical and moral reasons in order to establish on a foundation the London-Washington axis, but there is no intention on the part of Ottawa to sacrifice or give up any existing privileges or rights for the mere reward of a noble gesture. It is hard business and not sentiment. In fact, it is known that the Minister of Trade and Commerce in the Federal Government, Hon. W. D. Euler, has given assurance that there will be no radical sacrifices of the Canadian interests in these two pacts without proper compensation or economic readjustment.

There have been many exaggerations on the nature and extent of these trade negotiations and arrangements between Canada and these two major powers, but the truth of these conversations is that all three governments are not far apart in their desires and claims, neither do they contemplate any radical changes in the present arrangements, nor will any great changes come about in the immediate future.

Stories have been circulated that Washington wants to replace the Dominion of Canada in the markets of the United Kingdom, and likewise the Motherland plans to get into the American markets at the expense of the Canadians, but a few examples can illustrate that all stories are grossly exaggerated. For instance, it is said that Washington plans to replace Canada in the United Kingdom markets for the products such as apples, pears, salmon and lumber.

During the past two years, Canada sold about \$5,500,000 worth of apples each year in the markets of the Motherland, while the United States sold more than \$6,000,000 and \$7,000,000 worth of apples there in the same periods. Therefore there can be no great sacrifice or concession necessary on the part of Canada in order to comply with the request of the United States that Uncle Sam's apples should have a chance to equalize the Canadian figures. Lately, Great Britain has been buying about \$5,000,000 a year of canned salmon from Russia and the United States, with the figures for Canada during the same period for this product being less than \$3,500,000. Consequently, any changes would occasion no great hardship on this country because there is no difficulty to sell the Canadian salmon in a large number of markets throughout the world. Lumber provides a serious problem, but past experience has shown that a solution for this can be found, and it is a strong possibility that in time Great Britain will grant trading privileges for Canadian lumber at the expense

of the Baltic products. There are complaints that Canada may lose the pear markets in the Motherland but once again it is a very much exaggerated story because at the present time the pear market in Great Britain is divided between Australia, which sells more than \$1,800,000 of this fruit a year in Britain, and the United States, which ships close to \$3,500,000 worth of pears each year. Canada sells only \$150,000 worth of pears a year in the Motherland, and this means that whatever privileges are granted to the United States, it will react against Australia and not this Dominion.

It is obvious that the new trade pacts between Washington, London, and Ottawa, will not bring radical changes in the presently-existing arrangements between the three countries, and whatever alterations in tariff regulations will result from these new pacts, they will be modifications that will not affect seriously the taxation burdens and standards of living of the average Canadian since all changes are being studied by experts and economic readjustments will accompany and seek to balance any possible losses that may be incurred in these international deals for new trade avenues.

World of Sport

By H. B. C.

The Kentucky Derby with a pot of gold, \$50,000, for the winner, was won by Lawrin, a horse that appeared to have but little chance. He appears to be a fair example of the temperamental qualities of a thoroughbred. They have to be humored like a prima donna with a dizzy set of nerves. But the owner of Lawrin made such a killing in the betting, he had plenty of confidence in his horse. He pulled down \$150,000.

The Dizzy Dean pitching arm, that cost the Chicago team \$185,000 has developed a kink that calls for a long rest. It was a big gamble to buy that arm, and unless Dean returns to form, the loss will be considerable.

The Trail Smoke Eaters, champions of senior amateur hockey in Canada, received gold watches and medals in a public ceremony at Trail, Saturday. The team gave the town fine advertising by their skill and sportsmanship, and the public reception together with the gifts, indicate a fine spirit on the part of the citizens and officials of Trail in recognition of this.

The contests for the Davis Cup in tennis has spread to nearly every nation in the world. The larger nations do not have it all their own way by any means. On Monday the Dutch pair, Van Swell and Hughes, were leading 2-1 over the French representatives. England lost a singles encounter with Rumania. Some of these days one of these little nations will produce several leading players and cop the world title.

Coach Percy Page has a great scheme in training his girls. He places them on the floor with young men as opponents. The "Boys" are allowed to put on substitutes, using as many as 10 players, while the girls show their staying powers by holding their numbers to sometimes but six players. Last Friday night the Boys won 54-46. That is the kind of opposition that makes the Grads such outstanding ball-tossers. A pretty face gets no favors and scores no points. It is the skill of eye, hand and foot that counts.

It must have been an unpleasant experience for the Consols, the champions of eastern Canada, to lose in their game with the Calgary Buffaloes, though that team had not been playing for a month. Evidently Alberta plays a better brand of basketball than they produce down in Ontario.

CANADIAN OPINIONS OF THE WEEK

"Migrants will never have any immigrants if the Dominion waits until all the unemployed here are back at work."—Hon. T. D. Pattullo.

"The Christian democracies will certainly win over the dictatorships by developing a higher race rather than by trying to conquer merely by the use of force."—Rev. F. H. Wilkinson.

"Whether the responsibility is federal, provincial or municipal, may be a matter of argument, but it is absolutely unjust and unthinkable for the governments in Canada to allow families to starve when the cause of whose destitution is unemployment."—D. J. O'Donohoe.

How Does Life Insurance Benefit Living Policyholders?

Answer.—It enables policyholders to build a substantial cash reserve for future needs—and at the same time ensure protection for their families.

Question.—How does Life Insurance ensure funds for retirement?

Answer.—When the need of protection is passed, the proceeds of a policy may be used to provide a guaranteed monthly income.

Q.—What percentage of Life Insurance payments are made to living policyholders?

A.—Approximately 75 per cent.

Q.—How is the balance of these payments made?

A.—In death benefits to the beneficiaries of policyholders.

Q.—How much money does Life Insurance distribute each year to living policyholders in Canada?

A.—More than \$100,000,000 a year.

This is the sixth of a series of messages sponsored by Life Insurance Companies operating in Canada. The seventh, to appear in two weeks' time, will show how Life Insurance savings finance mortgage loans.

Life Insurance



Guardian of Canadian Homes

Textile Payroll Second Largest

PRAIRIE GRAIN, B.C. fruit, New Brunswick and Island potatoes combine with the products of Quebec and Old Ontario mixed farming to make this an important agricultural country.

CANADA is not only the second largest manufacturing country in the British Empire, but we also stand second to the United Kingdom in the variety of products.

OVER THIRTEEN PER CENT. of this net manufacturing production is supplied by the textile industry. The textiles employ a fifth of all Canadian industrial workers. And the textile annual payroll is the second largest of all manufacturing industries.

COTTON and Rayon goods are the kinds of textiles that Dominion Textile Company produces as a contribution to this important industry.

AMONG OUR PRODUCTS, are the well known Magog Fastest Fabric, manufactured at our First Works in the little town of Magog, Province of Quebec. The seven thousand Dominion Textile Company employees make bed sheetings, material for dresses, shirts, underwear, cord for automobile tires, and scores of other goods. They receive every year a sum of wages in excess of five million dollars.

Western Division

DOMINION TEXTILE COMPANY LIMITED
358 DONALD STREET :: :: WINNIPEG

Read the Ads in the Times

Quality Merchandise!



Men's Light Underwear

Two Popular Spring Lines

MEN'S MERINO COMBINATIONS—

Natural shade with long sleeves and ankle length; good spring or fall weight; heavy enough for service. 1.39

MEN'S SPRING NEEDLE-KNIT COMBS—

Cream color underwear; surplus no-button front, ankle length, short sleeves. Nice medium weight. All sizes. 98c

MEN'S BALBRIGGAN COMBINATIONS—

Popular for big boys; no sleeve; knee length and no-button front. 59c

PENMAN'S BALBRIGGAN—

Two lines of Balbriggan for men in this good make. Ankle length with short sleeves; a popular summer garment. Two qualities. 79c and \$1

MEN'S SHIRTS and SHORTS

The young man's favorite, made with athletic style absorbent lisle shirts; Broadcloth shorts, properly tailored with elastic inserts.

SHIRTS 35c

SHORTS 39c

Boys' Shirts and Shorts—

Same as above. SHIRTS 29c

SHORTS 39c

Boys'

Balbriggan Combinations

Short sleeves; knee length, for the small boys; serviceable and easy to launder, and inexpensive. 49c



Harvey Woods' Summer Underwear

The Last Thing in Underwear Comfort

HATCHWAY No. 1—

The old original Hatchway made buttonless with elastic back, from fine count long wearing nainsook. Still a big favorite. Per suit. \$1

HARVEY WOODS' RAYON COMBS—

Made in athletic style from nice quality rayon; properly sizes and finished for good service. \$1

HARVEY WOODS' QUALITY RAYON—

The best grade Controlled Rayon Combs; heavy non-run rayon weave that is lovely to wear and will give years of summer service. 1.50

QUALITY CONTROLLED SHIRTS-SHORTS—

A new summer line by Woods; heavy weight non-run rayon in shirts and shorts. Try this one 75c

Extra Specials

Saturday and Monday

PUFFED FOODS—1 Puffed Corn, 1 Puffed Wheat. 2 for 15c

LYE—Gem Lye. 3 Tins for 33c

Seasonable Yard Goods



PRINTED BROADCLOTH—

Wabasso printed broadcloth will give you what you want in your summer frocks and aprons, in good cloth; lovely new patterns and bright colors. 36 inches wide. Per yard. 25c

PHOTOGRAPHIC PRINTS—

Some new patterns just in, in these outstanding new photographic patterns; lovely bright new designs. 36 inches wide. Per yard. 25c

WABASSO CAMBRIC—

Your efforts will be well repaid when you sew this lovely fabric; fine, almost mercerized, fabric; all new 1938 patterns in flower garden patterns; you will fall in love with them. 36 ins. wide. 29c

FANCY DIMITY—

What could be nicer for little girls' dresses than these dainty sheer dimities; nice, neat little patterns. Just designed for the younger Miss. 36 inches wide. Per yard. 35c

Women's Every-Day Wearables



WOMEN'S COTTON VEST—

Strap top in women's nice fine lisle Vests. Full elastic rib. Each. 29c

MISSIES' BALBRIGGAN BLOOMERS—

Good school garment made from fine thread balbriggan and with lot of rayon. Sizes 20-32. White or colors. 25c

WOMEN'S BALBRIGGAN BLOOMERS—

Fine thread Balbriggan bloomers for every-day wear; liberally cut in white and in peach. Sizes small, medium and large. 29c

Outsize, at. 39c

GOOD COTTON HOSE—

For every-day wear, fine combed cotton hose with four-ply heel and toe. Colors fawn and gunmetal. Good stretchy tops. 3 Pair for 50c

DURENE LISLE HOSE—

Made from registered Durene two-ply lisle yarns; four-ply heel and toe; good colors; good length and good wide easy-to-wear tops. This year specially priced. 35c

Favorite FOODS

COFFEE—McLaren's Fine Coffee. 79c

2 lbs. in Tin Lunch Box. 35c

PINEAPPLE—Black Label Pineapple; cubes, large flat tins. 2 Tins. 35c

PEANUT BUTTER—Pioneer Brand Peanut Butter. Gem Jars. 39c

PORK and BEANS—Aylmer Brand. 16 oz. tins. 3 Tins. 28c

MARMALADE—Aylmer, fresh. 4 lb Tins. 49c

SWANSDOWN FLOUR—1 Swansdown Flour, 1 tin Baking Powder. 39c

MALKIN'S JELLY POWDER—Rapid Jelly Powder. All flavors. 5 for 25c

TOMATO JUICE—Large 46 oz. tins. 29c

LOCALS

Mrs. Watkinson went to Holden last Saturday for a visit.

The Irma high school board met in the school house on Saturday evening May 7th.

Warba Seed Potatoes and Shrubs of all kinds at Perennial Gardens, Irma. 6-11c

Mr. and Mrs. N. C. Fuder have moved into Irma and are occupying the McKay house.

Mrs. J. Dunbar underwent an operation for appendicitis in the Wainwright hospital on May 9th.

The tea and sale of home cooking put on by the Irma basketball teams last Saturday was well patronized.

Get hardy Perennials, Peonies, Delphiniums, Bleeding Hearts, Lillies at Perennial Gardens, Irma. 6-11c

The Irma school board held a regular meeting on Monday evening and set June 13th as the date for the court of revision.

Mr. and Mrs. R. L. Simmerman and family enjoyed a short visit from Mr. Simmerman's father, A. J. Simmerman, of Wainwright.

Mrs. T. J. Dykes of Edmonton is visiting her parents, Mr. and Mrs. C. F. Coffin, and other friends and relatives in the district this week.

We understand that Mr. R. W. McGuire's daughter, Mrs. H. Sorgen, of Holden, went to an Edmonton hospital this week for medical treatment.

R. S. Worthing, who has been visiting his sisters, Mrs. Parke and Mrs. Coffin, the past month, left on Tuesday of last week for Drumheller, to spend a season with his daughter, Mrs. C. Martin.

The regular meeting of the Irma W.M.S. will be held at the home of Mrs. M. K. McLeod on Tuesday, May 19th. Mrs. A. E. Peterson will have charge of the study book. All members and friends are cordially invited.

Last Friday evening Mrs. Thos. Marsden took ill very suddenly and was rushed to the Royal Alexandra hospital, Edmonton, by Dr. Greenberg, where an operation was performed. On Sunday afternoon she appeared to be resting easier.

Late Tuesday afternoon, May 10th, Irene, three-year-old daughter of Mr. and Mrs. Hiram Barton, wandered from her home, two miles east of Irma, and could not be found. Neighbors turned out to search for her and a request was sent in to Irma about 7 p.m. for help. Soon after the fire siren was turned on word arrived that the child had been found by her father in a field south of the highway. Apparently the little one had become tired and had laid down and fallen asleep. It was fortunate for her they found her before dark as the nights are still quite cool.

SPORTS MEETING

A meeting of the Irma hockey club and all interested will be held in Hedley's hall, Irma, on Monday evening, May 16th, at 8:30 p.m. for the preparation and appointing committees for a sports day to be held at Irma June 9th, 1938, in aid of the improvement of the hockey site.

FOR SALE—Good clean Victory oats ready to sow. Phone 214—Thos. Sanders, Irma. 13p

Again LOW BARGAIN FARES to EASTERN CANADA MAY 17 to 28

Choice of Travel in COACHES - TOURIST or STANDARD SLEEPERS

Fares slightly higher for Tourist or Standard Sleepers in addition to usual berth charges.

RETURN LIMIT 45 DAYS in addition to date of sale

Stopovers Allowed at Stations Winnipeg and East

For Fares, Train Service, etc. Apply Ticket Agent

Canadian Pacific

Mun. Dist. Battle River, 423

The Council of the Municipal District have for lease or sale the following lands:

S. E. 6-45-7-w. 4th.
S. W. 12-45-7-1 acre.
N. E. 27-45-7.
S. E. 28-45-7.
N. E. 5-44-9.
N. W. 7-44-9.
S. E. 9-44-9.
S. W. 12-44-9.
N. E. 28-45-8.
S. E. 28-45-8.
S. W. 28-45-8.
N. E. 34-45-8.
N. W. 34-45-8.
S. E. 34-45-8.
S. W. 34-45-8.
N. E. 15-46-7.
N. W. 15-46-7.
S. W. 15-46-7.
S. E. 15-46-7.

Anyone interested in the above meet the Council at their next meeting of May 12th, 1938.

Chas. Wilbraham, Sec.-Treas., M. D. Battle River, No. 423. 29-6-13.

Irma Times

Published Every Friday by the Times Publishers, Irma, Alberta.

E. W. CARTER, Local Editor

ADVERTISING RATES

Want Ads, per insertion. 25c
Stray or Strayed, 3 issues for. \$1.00
Card of Thanks. 50c
In Memoriam. 50c
Local advertising, per line. 5c

IRMA LODGE No. 56

Meets First and Third Tuesday in each month, at 8 p.m. in the L. O. O. F. Hall. Visiting Brothers Always Welcome.

IRMA L.O.L. No. 2046
Meets the last Monday in each month at 8 p.m.
Wor. Master. J. G. Fenton
Rec. Secretary. James Stead
Visiting Orangemen always Welcome.

Professional Cards

DR. H. L. CALDWELL
Dentist, of Viking
will be in the IRMA DRUG STORE
Every FRIDAY for Professional Services.

DENTIST
DR. E. V. SPRINGBETT
Wainwright
IN IRMA EVERY TUESDAY

CLIFTON G. PURVIS
Barrister, Solicitor & Notary Public
Viking Phones: Office 7, Res. 20.
Irma Phone: No. 37.
Visits W. Masson's Office, Irma, Every Friday.

WILLIAM MASSON
Notary Public.
Loans, Real Estate, Insurance
IRMA - ALBERTA

J. W. STUART
Licensed Auctioneer
For sale dates in Irma District
see W. Masson, Irma.
WAINWRIGHT - ALBERTA

C. GREENBERG, M.D.
Physician and Surgeon
Phone 46
Irma - Alberta

Shipping Hogs

SHIPPING HOGS EVERY TUESDAY

HIGHEST PRICES PAID!

A. E. Foxwell

PHONE 13

When In Edmonton

Pay a Visit to the

STRAND EMPRESS PRINCESS DREAMLAND THEATRES.

Carefully Selected Programs

TALKING PICTURES AT THEIR BEST

Northern SOUND Electric SYSTEM

J. C. McFarland & Co., Irma, Alta.